

# ABSTRACT OF THE DISCLOSURE

An MR thin-film magnetic head includes a lower shield layer, a lower gap layer made of a nonmagnetic electrically conductive material and laminated on the lower shield layer, an MR multilayer in which a current flows in a direction perpendicular to surfaces of layers of the magnetoresistive effect multilayer, the MR multilayer being laminated on the lower gap layer, an upper gap layer made of a nonmagnetic electrically conductive material and laminated on the MR multilayer, an insulation gap layer made of an insulation material and formed at least between the lower shield layer and the upper gap layer, an upper shield layer laminated on the upper gap layer and the insulation gap layer, and an additional insulation layer formed so that a distance between the lower shield layer and the upper gap layer increases at a location where the MR multilayer is absent.